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|--|----------------------------------|---|
| Information to identify the case: | | |
| Debtor 1: | <u>Ryan A McIndoe</u> | Social Security number or ITIN: xxx-xx-4188 |
| | First Name Middle Name Last Name | EIN: --_----- |
| Debtor 2: | <u>Gina M McIndoe</u> | Social Security number or ITIN: xxx-xx-0463 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: --_----- |
| United States Bankruptcy Court: | District of New Jersey | Date case filed for chapter: 13 2/29/20 |
| Case number: | 20-13502-JKS | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|--|---|--|
| 1. Debtor's full name | Ryan A McIndoe | Gina M McIndoe |
| 2. All other names used in the last 8 years | | |
| 3. Address | 26 Terrace Ave. Rochelle Park, NJ 07662 | 26 Terrace Ave. Rochelle Park, NJ 07662 |
| 4. Debtor's attorney Name and address | Marc G. Alster Two University Plaza Suite 311 Hackensack, NJ 07601 | Contact phone (201) 883-1190 Email: malster@alsterlaw.com |
| 5. Bankruptcy trustee Name and address | Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004 | Contact phone 973-227-2840 www.magtrustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856 | MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/3/20 |

For more information, see page 2

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Ryan A McIndoe
Gina M McIndoe
DebtorsCase No. 20-13502-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 309IPage 1 of 2
Total Noticed: 36

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db/jdb +Ryan A McIndoe, Gina M McIndoe, 26 Terrace Ave., Rochelle Park, NJ 07662-3715
 518745220 +Alastair & Caroline McIndoe, 101 Stone St, Maywood, NJ 07607-1237
 518741455 Discover Financial, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 518741459 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
 518741460 +New York State Dept. of Taxation, P.O. Box 4122, Binghamton, NY 13902-4122
 518741461 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518741462 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 518741463 +SB One Bank, P.O. Box 7128, Rochelle Park, NJ 07662-7128
 518741473 +Yamaha Financial Services, 6555 Katella Ave, Cypress, CA 90630-5101
 518741472 +Yamaha Financial Services, Attn: Bankruptcy, 6555 Katella Ave, Cypress, CA 90630-5101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: malster@alsterlaw.com Mar 04 2020 00:18:47 Marc G. Alster,
 Two University Plaza, Suite 311, Hackensack, NJ 07601
 tr +E-mail/Text: BNC@magtrustee.com Mar 04 2020 00:21:02 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 00:20:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518741445 +E-mail/Text: bankruptcy@affinityfcu.com Mar 04 2020 00:19:44
 Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard,
 Basking Ridge, NJ 07920-2332
 518741447 EDI: BANKAMER.COM Mar 04 2020 04:33:00 Bank of America, Po Box 982238,
 El Paso, TX 79998
 518741446 +EDI: BANKAMER.COM Mar 04 2020 04:33:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 518741448 +EDI: TSYS2.COM Mar 04 2020 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 518741449 +EDI: TSYS2.COM Mar 04 2020 04:38:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 518741450 +E-mail/PDF: MarletteBKNotifications@resurgent.com Mar 04 2020 00:22:18 Best Egg/sst,
 Po Box 42912, Philadelphia, PA 19101-2912
 518741454 +E-mail/PDF: creditonebknofications@resurgent.com Mar 04 2020 00:21:54 Credit One Bank,
 Po Box 98872, Las Vegas, NV 89193-8872
 518741453 +E-mail/PDF: creditonebknofications@resurgent.com Mar 04 2020 00:22:32 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 518741456 EDI: DISCOVER.COM Mar 04 2020 04:38:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 518741457 EDI: IRS.COM Mar 04 2020 04:38:00 IRS, ACS/CDP, P.O. Box 42346,
 Philadelphia, PA 19101-2346
 518741451 EDI: JPMORGANCHASE Mar 04 2020 04:38:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 518741452 EDI: JPMORGANCHASE Mar 04 2020 04:38:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850
 518741458 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 00:23:20
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 518742519 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518741464 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965064, Orlando, FL 32896-5064
 518741465 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 518741466 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 518741467 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Gap, Po Box 965005,
 Orlando, FL 32896-5005
 518741468 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 518741469 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank/Lowes, Po Box 956005,
 Orlando, FL 32896-0001
 518741471 EDI: TDBANKNORTH.COM Mar 04 2020 04:38:00 TD Bank, 32 Chestnut Street,
 Lewiston, ME 04240
 518741470 EDI: TDBANKNORTH.COM Mar 04 2020 04:38:00 TD Bank, Attn: Bankruptcy/TD Card Svcs,
 Po Box 84037, Columbus, GA 31908

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-2

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: Mar 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2020 at the address(es) listed below:

Marc G. Alster on behalf of Joint Debtor Gina M McIndoe malster@alsterlaw.com,
r59840@notify.bestcase.com
Marc G. Alster on behalf of Debtor Ryan A McIndoe malster@alsterlaw.com,
r59840@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4